

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
at BALTIMORE

IN RE: NIKOLAY TODOROV

*

Case No. 15-21618

*

Chapter 13

*

Debtor

*

DEBTOR'S AFFIDAVIT REQUESTING DISCHARGE

***IN JOINT FILINGS, A SEPARATE AFFIDAVIT MUST BE COMPLETED BY
EACH DEBTOR IN ORDER TO BE ELIGIBLE FOR A DISCHARGE***

The Chapter 13 Trustee has filed a notice of completion in my case and I am hereby requesting that the Court issue a discharge. I testify under penalty of perjury to the following: (Complete all sections and provide all required information.)

1. The following creditors hold a claim that is not discharged under 11 U.S.C. § 523 (a)(2) or (a)(4) or a claim that was reaffirmed under 11 U.S.C. § 524(c): (provide name, address, and telephone number of each such creditor)

Selene France
9990 Richmond, Ste 4005
Houston, TX 77042-4546

2. I have not received a discharge in a Chapter 7, 11 or 12 bankruptcy case that was filed within 4 years prior to the filing of this Chapter 13 Bankruptcy.
3. I have not received a discharge in another Chapter 13 bankruptcy case that was filed within 2 years prior to the filing of this Chapter 13 bankruptcy.
4. A. ☒ I did not have, either at the time of filing this bankruptcy or at the present time, equity in excess of \$125,000 if the case was filed before April 1, 2007, or \$136,875 if the case was filed on or after April 1, 2007 and before April 1, 2010, or \$146,450 for a case filed on or after April 1, 2010 and before April 1, 2013, or \$155,675 if the case was filed on or after April 1, 2013 in the type of property described in 11 U.S.C. § 522(p)(1) [generally the debtor's homestead].

Local Bankruptcy Form P

B. ☒ There is not currently pending any proceeding in which I may be found guilty of a felony of the kind described in 11 U.S.C. § 522(q)(1)(A) or liable for a debt of the kind described in 11 U.S.C. § 522(q)(1)(B).

5. COMPLETION OF INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT PURSUANT TO 11 U.S.C. § 1328(g)(1)

[Complete one of the following statements]

I, Nikolay Todorov, the debtor in the above-styled
(printed name of debtor)
case hereby certify that on 2/24/21 I completed an instructional
(date)
course in personal financial management provided by Money Sharp,
(Name of Provider)
by an approved personal financial management instruction provider.

☐ Official Form 23 was filed previously with the court; OR

A document attesting to my completion of the personal financial management instruction course is attached.

I, _____, the debtor in the above-styled
(printed name of debtor)
case, hereby certify that no personal financial management course is required
because: [check the appropriate box.]

- ☐ I am incapacitated or disabled, as defined in 11 U.S.C. § 109(h)(4);
- ☐ I am on active military duty in a military combat zone; or
- ☐ I reside in a district in which the United States Trustee has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.
- ☐ CERTIFICATION REGARDING DOMESTIC SUPPORT OBLIGATIONS PURSUANT TO 11 U.S.C. § 1328(a)

[Complete one of the following statements]

I, Nikolay Todorov, the debtor in the above-styled case,
(printed name of debtor)
hereby certify that I am not currently required, nor at any time during the period of this bankruptcy have I been required, by a judicial or administrative order, or by statute, to pay a domestic support obligation.

I, _____, the debtor in the above-styled
 (printed name of debtor)
 case am required by judicial or administrative order, or by statute, to pay a domestic support
 obligation as defined in 11 U.S.C. § 101(14A). (This refers to a debt owed to or recoverable
 by a spouse, former spouse or child of the debtor or such child's parent, legal guardian or
 responsible relative or a governmental unit in the nature of alimony, maintenance or
 support.) The name and address of each holder of a domestic support obligation follows:

[check the appropriate box.]

☐ I hereby certify that all amounts payable under such order or such statute that
 are due on or before the date of this affidavit (including amounts due before the
 petition was filed, but only to the extent provided for by the plan) have been paid;
 or

I have executed, and the court has approved, a written waiver of discharge
 pursuant to 11 U.S.C. § 1328(a).

My current address is:

1120 S. Robinson St.
 Baltimore, MD 21224

The name and address of my most recent/current employer is:

Self Employed
 NR Properties
 1120 S. Robinson St.
 Baltimore, MD 21224

I declare under penalty of perjury that all of the above statements are true and correct to the best of my knowledge, information, and belief, and that the Court may rely on the truth of each statement in determining whether to grant me a discharge in this case. I further understand that the court may revoke my discharge if such order of discharge was procured by fraud.

Signature of Debtor:



Date:

3/11/2021

NOTICE OF OPPORTUNITY TO OBJECT

Any objections to the accuracy of this affidavit must be filed within fourteen (14) days of the date of service of this Affidavit. If no objection is filed, the Court will consider entering a discharge order in this case without further notice or hearing.

CERTIFICATE OF SERVICE

I hereby certify that on the 15th day of March, 2021, I reviewed the Court's CM/ECF system and it reports that an electronic copy of the Debtor's Affidavit Requesting Discharge will be served electronically by the Court's CM/ECF system on the following:

Name of Trustee, Chapter 7/13 Rebecca Herr at ecf@ch13md.com

Name of Attorney

Scott R. Robinson at scott@hblaw.comJoshua Welborn at bankruptcy.md@mwc-law.com

Name of Attorney

Michael T. Cantrell at bankruptcy.md@mwc-law.com

I hereby further certify that on the 15th day of March, 2021, a copy of the Debtor's Affidavit Requesting Discharge was also mailed first class mail, postage prepaid to: list of creditors,

Name of Party

US Bank Trust As Trustee for LSEF

Address of Party

Master Participation Trust

City, State Zip

13801 Wireless Way


Name of Party

Oklahoma City, OK 73134

Address of Party

City, State Zip

Name of Party
Address of Party
City, State Zip

Signature 
[Type or print your name]

NOTE: The Certificate of Service must comply with Local Bankruptcy Rule 7005-2(2).

Label Matrix for local noticing
0416-1
Case 15-21618
District of Maryland
Baltimore
Mon Mar 15 14:54:18 EDT 2021

U.S. Bank Trust, N.A., as Trustee for LSF9 M
13801 Wireless Way
Oklahoma City, OK 73134-2500

American Express Bank, FSB
c o Becket and Lee LLP
POB 3001
Malvern, PA 19355-0701

Bayview Loan Servicing, LLC
M&T Bank
PO Box 840
Buffalo, NY 14240-0840

(p)CAPITAL ONE
PO BOX 30285
SALT LAKE CITY UT 84130-0285

Christine Wilson
735 S. Bond St
Baltimore, Md 21231-3721

Discover Fin Svcs Llc
Po Box 15316
Wilmington, DE 19850-5316

Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 19101-7346

(p)M&T BANK
LEGAL DOCUMENT PROCESSING
626 COMMERCE DRIVE
AMHERST NY 14228-2307

State of Maryland DLLR
Division of Unemployment Insurance
1100 N. Eutaw Street, Room 401
Baltimore, MD 21201-2225

Bayview Loan Servicing, LLC
c/o McCabe, Weisberg & Conway, LLC
312 Marshall Avenue, Suite 800
Laurel, MD 20707-4808

Wilmington Savings Fund Society, FSB, d/b/a
c/o Scott R. Robinson, Esq.
Hofmeister & Breza
11019 McCormick Road
Suite 400
Hunt Valley, MD 21031-1407

American Express Centurion Bank
c o Becket and Lee LLP
POB 3001
Malvern, PA 19355-0701

Bayview Loan Servicing, LLC
McCabe, Weisberg & Conway, LLC
Kyle J. Moulding, Esq
312 Marshall Avenue, Suite 800
Laurel, MD 20707-4808

Captial One Bank USA
1680 Capital One Dr
McLean, VA 22102-3407

Citi
Po Box 6241
Sioux Falls, SD 57117-6241

Eos Cca
Po Box 981008
Boston, MA 02298-1008

Joel C. Richmond, Esq.
31 Light St. #420
Baltimore, Md 21202-1214

Mayor and City Council of Baltimore
Dept. of Finance, Abel Wolman Bldg.
200 Holliday St.
Baltimore, Md 21202-3618

Stephen G. Peroutka
8028 Ritchie Highway, Suite 300
Pasadena, Md 21122-1360

U.S. Bank Trust, N.A.
as Trustee for LSF9 Master Participation
Kyle J. Moulding
312 Marshall Ave.
Suite 800
Laurel, MD 20707-4808

Baltimore
Baltimore Division
101 West Lombard Street, Ste. 8530
Baltimore, MD 21201-2605

Amex
Po Box 297871
Fort Lauderdale, FL 33329-7871

(p)BANK OF AMERICA
PO BOX 982238
EL PASO TX 79998-2238

Christiane Willson
c/o Joel C. Richmond, Esquire
31 Light St., #420
Baltimore, MD 21202-1214

(p)COMPTROLLER OF MARYLAND
BANKRUPTCY UNIT
301 W PRESTON ST ROOM 409
BALTIMORE MD 21201-2396

GECC
c/o Weltman, Weinberg & Reis
323 W. Lakeside Ave, Ste 200
Cleveland, OH 44113-1009

L J Ross Associates In
4 Universal Way
Jackson, MI 49202-1455

Profess Acct
633 W Wisconsin Av
Milwaukee, WI 53203-1918

Supervisor of Delin. Accts.
Rm. 1 Municipal Building
Holliday & Lexington Streets
Baltimore, MD 21202

Synch/sams Club Dc
Po Box 965005
Orlando, FL 32896-5005

Synch/samsdc
Po Box 965005
Orlando, FL 32896-5005

U.S. Bank Trust, N.A., as Trustee
13801 Wireless Way
Oklahoma City, OK 73134-2500

Kim D. Parker
Law Offices of Kim Parker, P.A.
2123 Maryland Avenue
Baltimore, MD 21218-5614

Nikolay Todorov Todorov
1120 S. Robinson St.
Baltimore, MD 21224-4923

Rebecca A. Herr
Chapter 13 Trustee
185 Admiral Cochrane Dr.
Suite 240
Annapolis, MD 21401-7623

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Bk Of Amer
Po Box 982235
El Paso, TX 79998

Capital One Bank Usa N
15000 Capital One Dr
Richmond, VA 23238

Comptroller of Maryland
Revenue Administration Division
Annapolis, Md 21411

(d)Comptroller of the Treasury
Compliance Division, Room 409
301 W. Preston Street
Baltimore, MD 21201

M & T Bank
1 Fountain Plz
Buffalo, NY 14203

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Bayview Loan Servicing, LLC, Movant

(u)Bayview Loan Servicing, LLC, Movant (M&T B

End of Label Matrix	
Mailable recipients	35
Bypassed recipients	2
Total	37